UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WISCONSIN

In Re: Case No. 24-24399

Tasha Shanea Evans

Honorable Katherine M. Perhach

Debtor.

Chapter 13

MOTION TO MODIFY STAY

NOW COMES Prestige Financial Services Inc., by and through its attorney, JAMES M. PHILBRICK, of THE LAW OFFICES OF JAMES M. PHILBRICK, and as and for its Motion to Modify Stay, states as follows:

- 1. That Prestige Financial Services Inc. is a creditor-claimant of the Debtor and brings this motion pursuant to 11 U.S.C. §362(d).
- 2. That on or about July 13, 2022, the Debtor executed an agreement for an interest in one 2019 Toyota Corolla, VIN 2T1BURHEXKC232857. A copy of said agreement is attached hereto as Exhibit A and made a part hereof.
- 3. That Prestige Financial Services Inc. has a properly perfected interest in the collateral in accordance with the Illinois Motor Vehicle Act, and said lien was noted upon the Certificate of Title in connection with the aforesaid motor vehicle. A copy of said Certificate of Title is attached hereto as Exhibit B and made a part hereof.
- 4. That on August 22, 2024, the Debtor filed a voluntary petition under Chapter 13 of Title 11 of the United States Code.
 - 5. That the current payoff balance for the said vehicle is approximately \$18,665.32.
 - 6. That the current retail value for the said vehicle is approximately \$14,425.00.
 - 7. That the Debtor has no appreciable equity in the said vehicle.
- 8. That the Debtor is to be the disbursing agent for payments to Prestige Financial Services Inc.. The Debtor's installment payments are \$466.42 a month, and the Debtor has defaulted in making installment payments for the months of August 2024 through March 2025, for a total default of \$3,731.36.
- 9. That the Debtor has not provided Prestige Financial Services Inc. with proof of full coverage insurance on the said vehicle.

10. That the vehicle is not necessary for an effective reorganization.

11. That Prestige Financial Services Inc.'s collateral is a depreciating asset.

12. That Prestige Financial Services Inc. lacks adequate protection in its collateral, and therefore should

be allowed to immediately enforce and implement any Order Modifying the Automatic Stay that this Honorable

Court may enter, notwithstanding Federal Bankruptcy Rule 4001(a)(3).

WHEREFORE, Prestige Financial Services Inc. prays this Honorable Court for the entry of the attached

order modifying the automatic stay of 11 U.S.C. §362 so as to allow Prestige Financial Services Inc. to take

possession of one 2019 Toyota Corolla, VIN 2T1BURHEXKC232857, and to enforce its rights against the security

in accordance with the agreement and/or applicable state laws; and to find that Federal Rule 4001(a)(3) of the

Federal Rules of Bankruptcy Procedure is non-applicable and thus Prestige Financial Services Inc. may

immediately enforce and implement the attached Order Modifying the Automatic Stay; and for leave to file an

unsecured claim for any deficiency remaining after the sale of the vehicle; and that the claim be deemed as a

timely filed claim; and for such other and further relief as the Court may deem just and proper.

Prestige Financial Services Inc.

By: /s/ James M. Philbrick

One of its Attorneys

James M. Philbrick

Attorney No. 6244743

Law Offices of James M. Philbrick

P.O. Box 351

Mundelein, Illinois 60060

847/949-5290

Fax: 847/949-5690

jamesphilbrick@comcast.net

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WISCONSIN

In Re: Case No. 24-24399

Tasha Shanea Evans Honorable Katherine M. Perhach

Debtor. Chapter 13

NOTICE OF MOTION

To: Tasha Shanea Evans 8214 W Sheridan Ave Milwaukee, WI 53218 Via U.S. Mail

U.S. Trustee's Office 517 East Wisconsin Ave. Room 430 Milwaukee, WI 53202 Via Court Electronic Notification through ECF Abraham Pinon Geraci Law L.L.C. 55 E. Monroe St. Suite #3400 Chicago, IL 60603 Via Court Electronic Notification through ECF Scott Lieske Chapter 13 Trustee P.O. Box 510920 Milwaukee, WI 53203 Milwaukee, WI 53203 Via Court Electronic Notification through ECF

PLEASE TAKE NOTICE that Prestige Financial Services Inc., by the undersigned attorney, has filed papers with the court to obtain relief from the automatic stay, for the purpose of proceeding in state court, if necessary, for the recovery of a motor vehicle described elsewhere in these papers. A copy of the motion is attached.

YOUR RIGHTS MAY BE AFFECTED. YOU SHOULD READ THESE PAPERS CAREFULLY AND DISCUSS THEM WITH YOUR ATTORNEY, IF YOU HAVE ONE IN THIS BANKRUPTCY CASE. IF YOU DO NOT HAVE AN ATTORNEY, YOU MAY WISH TO CONSULT WITH ONE.

If you do not want the court to grant the motion, or if you want the court to consider your views on the motion, then within 14 days of the date of this motion, you or your attorney must file a written objection and request for a hearing with the Court, at Clerk, U.S. Bankruptcy Court, 517 East Wisconsin Ave., Room 125, Milwaukee, WI 53202. In addition, you must mail a copy to the undersigned attorney at the address shown, and to the trustee of record. The Court will schedule a hearing on the motion and objection.

If you or your attorney do not take these steps,, the court may decide that you do not oppose the relief sought in the motion, and may enter an order granting that relief.

Dated: April 16, 2025

/s/ James M. Philbrick

James M. Philbrick, Attorney for Prestige Financial Services Inc.

CERTIFICATE OF SERVICE

I, James M. Philbrick, an attorney, certify that I personally served the above and foregoing notice and motion on the above parties by Court Electronic Notification and by depositing the same in the U.S. Mail on the 16th day of April, 2025, before the hour of 5:00 p.m. from the U.S. Post Office, Mundelein, Illinois 60060.

/s/ James M. Philbrick

James M. Philbrick Attorney No. 6244743 Law Offices of James M. Philbrick P.O. Box 351 Mundelein, Illinois 60060 847/949-5290 Fax: 847/949-5690 jamesphilbrick@comcast.net

ILAW 553-WI-eps 7/21

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

Buyer Name and Address (Including County and Zip Code)	Co-Buyer Name and Address (Including County and Zip Code)	Seller-Creditor (Name and Address)
TASHA EVANS		KUNES COUNTRY CHEVROLET GMC
2778 N 48TH ST	NA	BUICK OF ELKHORN INC
MILWAUKEE, WI 53222 MILWAUKEE	1	1350 HWY 67 SOUTH PO BOX # 317 ELKHORN, WI 53121

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2019	TOYOTA COROLLA L/LE/XL	2 T1 BURHEXKČ232857	Personal, family, or household unless otherwise indicated below business NA

TRUTH-IN-LENDING DISCLOSURES							
ANNUAL FINA PERCENTAGE CHA RATE The cost of amo your credit as cred		FINANC CHARG The doll amount to credit w cost, you	Amount Financed The amount of the credit provided to you or		Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down- payment of \$ 500.00 is	
17.99	<u>90</u> %	\$ 13277					
Your Paym	ent s	Schedule V	/ill Be	e:	(e) means an estimate	
Number of Payments		mount of ayments	When Payments Are Due				
72	\$	466.42	MONTHLY beginning 08/27/2022				
NA	\$	NA	NA				
NA.							
of <u>5</u> % the vehicle for p Prepayment. If Security interes	of the p persona f you pa set: You	part:of the paym al, family or hou ay early, you wil a are giving a se	ent that sehold I not hat ocurity in	full within	not exceed:\$ 10 anced is:\$25,000 or lessing purchased.	0 if you bought ss.	

WARRANTIES SELLER DISCLAIMS
Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

SERVICING AND COLLECTION CONTACTS
You agree that we may try to contact you in writing, by e-mail, or using prerecorded/ artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

APPLICABLE LAW

Federal law and the law of the state of Wisconsin apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

1 1,000			
Buyer Signs X 1. W	Co-Buver Signs X	NA.	

any required repayment in full before the scheduled date, and security interest.

LAW 553-WI-eps 7/21 v2 Page 1 of 5

_						
П	TEM	IZATION OF AMOUNT FINANCED				
1		ash Price (including accessories, services, taxes			\$ 20465.95	(1)
	S	ALES TAX \$ 1066.95 NA	\$ NA	 ,		``'
	ar	nd SERVICE FEE \$ 399.00)		,		1
		•				ŀ
2	To	otál Dównpaÿment:=	•			1
		Trade-in			•	
		(Year) (Make) (Model)	, in the second			1
		Gross Trade-In Allowance		\$_	NA	ļ
		Less Pay Off Made By Seller to NA		_ \$_	NA	}
		Equals Net Trade In	_	\$	NA	1
		+ Cash		\$_	500.00	1
		+ Other NA		_ \$_	NA	
		+ Other NA.		_ \$_	NA .	- 1
		+ Other NA		_ \$_	NA	- [
		(if total downpayment is negative, enter "0" and see 41 below))		\$ 500.00	(2)
3	Ür	npaid Balance of Cash Price (1 minus 2)			\$ 19965.95	(3)
		ther Charges including Amounts Paid to Others on Your Behalf				`-'
		seller may keep part of these amounts);				
		Cost of Optional Credit Insurance: Paid to Insurance Company of				
		Life \$	NA	_		1
	_	Disability \$	NA	. \$_	NÁ NÁ	1
		Other Optional Insurance Paid to Insurance Company or Compa	anies	_ \$_	NA.	İ
	C	Official Fees Paid to Government Agencies		_		
		to NA for NA		. \$_	NA	ŀ
		to NA for NA		_ \$_	NA	
	_	to NA for NA		. \$_	NA.	ŀ
		Optional Gap Contract		\$_	NA NA	1
		Government Taxes Not included in Cash Price		. \$ _	NA	l i
	F	Government License and/or Registration Fees				
				-	dee oo	
	G	Government Certificate of Title Fees		. \$_	155.00	1
		DMV Automated Processing Partnership System Fee Paid to		_ \$: _~	164.50	
	*1	STATE OF WI		_	10 50	.
	1	Other Charges (Seller must identify who is paid and describe pu	irnose)	_ \$_	19.50	1
	•	to:NA for Prior Credit or Lease I			NA.	
		to NA for NA		. \$	NA.	İ
		to NA for NA		. \$_	NA NA	
		to NA for NA		. \$'_	NA NA	1
		to NA for NA		. \$_ ^	NA.	j
		to NA for NA		- ф_	NA NA	
		to NA for NA		- ⊅;— •	NA NA	
		to NA for NA		-Ф.—	NA.	
		to NA for NA		- P	NA.	-
		to NA for NA		- ዋ_ ¢	NA NA	
		to NA for NA		. #_	ŇA	
		to NA for NA	- 12	. »_	NA	
		to NA for NA		φ	NA NA	
		Total Other Charges and Amounts Paid to Others on Your Behalf	F	- · • —	\$ 339.00	(4).
5	Am	nount Financed (3 + 4)		•	\$ 20304.95	— (4) — (5)
_	=			_	*	(5).
OP	TIO	N: ☐ You pay no finance charge if the Amount Fina	nced, item	5, is	paid in full on or h	efore
		313		LLI		

Returned Check Charge: You agree to pay a charge of \$ _______ if any check you give us is returned unsatisfied or any electronic payment is returned unpaid because you do not have an account with the financial institution on which the check is drawn or do not have sufficient funds or credit with the financial institution.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term	NA NA	Mos	
	. NA		
	Name of Gap Contract		
I want to:bu	y a gap contract:		
Buver Sièns X	NA		

NO COOLING OFF PERIOD
State law does not provide for a
"cooling off" or cancellation period
for this sale. After you sign this

for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

 	NA		SELLER'S INITIAL'S _	NA NA	-	JUIÇIL
			*			

ÇBuyer:SignsìX 1. MΩ Co-Buyer Signs X NA

LAW 553-WI-eps 7/21 v2 Page 2 of 5

		ates from the namec insurar	nce companies will describe the	terms and condition	ons.	
			e you want and sign below			
			Credit Insurance			
☐ Buyer	☐ Co-Buyer	☐ Both	. ☐ Credit Disability:	Buyer	Co-Buyer	☐ Both
y Name <u>NA</u>		 -	Hame Office Address			
e a factor in t n Item 4A of i int you would redit disabilit ompanies ma nd conditions	the credit approval p the Itemization of Al d owe if you paid all ty insurance does no ay further limit the co s. Coverage for cred	rocess. They will not be p mount Financed. Credit I your payments on time. C ot cover any increase in y overage that credit life or	rovided unless you sign and ife insurance pays the unpa credit disability insurance pa our payment or in the numl credit disability insurance p	d agree to pay the Aid part of the Aid ays the schedule per of payments rovides. See the	ne extra cost. If you comount Financed if you do payments due un The policies or certifica	choose this insuran ou die. This insurar der this contract wi tificates issued by tes for coverage lin
373						
AM			Credit Disability \$	NA		
Credit Life In	nsürance checked a	bove.				
		NA	X NA			NA.
		Date	Co-Buyer Signature			Date
Credit Disab	ility Insurance chec	ked.above.				
		NA.	X NA			NA.
	,	Date	Co-Buyer Signature			Date
		Other Oni				
		-				
Type of Ins			Premium \$NA	<u>. </u>		
	0.0.00	ièm	Insurance Company N	lame		
			NA			
58						*
			_			
		NA	Premium \$ NA			
• • • • • • • • • • • • • • • • • • • •	urance	Term				
rage				lame		
			NA			
20						
			or not buy other optional in	surance will not	be a factor in the cr	edit approval proce
itional Insura	ince checked above					
		NA	X NA			NA
		Date	Co-Buyer Signature			Date
	ce and credice a factor in to a factor in to a factor in to a factor in to a factor in to a factor in to a factor in to a factor in the factor	ce and credit disability insurer e a factor in the credit approval p in tem 4A of the Itemization of Aintyou would owe if you paid all redit disability insurance does no ompanies may further limit the or ad conditions. Coverage for crede insurance is shown below. NA Credit Life Insurance checked a Credit Disability Insurance checked	ce and credit disability insurance are not required to e a factor in the credit approval process. They will not be part of the internation of Amount Financed. Credit in the May of the Itemization of Amount Financed. Credit internation of the Itemization of Amount Financed. Credit internation of the Itemization of Amount Financed. Credit internation of the Itemization of Amount Finances on the Itemization of Amount Finances on the Itemization of Itemiza	ce and credit disability insurance are not required to obtain credit. Your decision is a factor in the credit approval process. They will not be provided unless you sign and in item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaint, you would owe if you paid all your payments on time. Credit disability insurance predit disability insurance does not cover any increase in your payment or in the number of conditions. Coverage for credit life insurance and credit disability insurance predit conditions. Coverage for credit life insurance and credit disability insurance ends e insurance is shown below. NA Credit Disability Insurance checked above. NA X NA Coredit Disability Insurance checked above. NA X NA Coredit Disability Insurance checked above. Other Optional Insurance Other Optional Insurance Type of Insurance Insurance Company Na Type of Insurance NA Premium \$ NA Type of Insurance Insurance Company Na Type of Insurance Insurance Company Na Type of Insurance Insurance Company Na Type of Insurance Company Na Type Of Insurance Company Na Type Of Insurance Company Na Type Of Insurance Company Na Type Of Insurance Company Na Type Of Insurance Company Na Type Of Insurance Company Na Type Of Insur	ce and credit disability insurance are not required to obtain credit. Your decision to buy or not bue a factor in the credit approval process. They will not be provided unless-you sign and agree to pay it in letern 4A, of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Aint you would owe if you paid all your payments on time. Credit disability insurance pays the schedule redit disability insurance does not cover any increase in your payment or in the number of payments and payments and payments or in the number of payments and payments. See the disability insurance provides. See the disability insurance provides. See the disability insurance on the original electronic insurance is shown below. NA	ce and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If your litem 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you fould all your payments on time. Credit disability insurance pays the scheduled payments due un redit disability insurances pays the scheduled payments due un redit disability insurance poss the scheduled payments due un do conditions. Coverage that credit life or credit disability insurance provides. See the policies or certifical disability insurance provides. See the policies or certifical disability insurance ends on the original due date for the le insurance is shown below. NA X NA Credit Disability Insurance checked above. NA X NA Date Co-Buyer Signature Co-Buyer Signature Cother Optional Insurance NA Premium \$ NA Type of Insurance Insurance Company Name NA Type of Insurance NA Premium \$ NA Type of Insurance Insurance Company Name NA Type of Insurance Insurance Company Name NA NA NA NA Type of Insurance checked, above. NA Y NA NA NA Y NA X NA Type of Insurance checked, above. NA Y NA

I. FINANCE CHARGE AND PAYMENTS

- a. How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.
- c. How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- If the vehicle is damaged, destroyed, or missing. You
 agree to pay us all you owe under this contract even if the
 vehicle is damaged, destroyed, or missing.
- b. Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask you to pay it, as the law allows.
- c. Security Interest.

You give us a security interest in:

- The vehicle and all parts or goods put on it;
- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title-without our written permission.

d. Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as an additional insured and as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract. If the

vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

e. What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe

B. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. You may owe late charges. You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe at once after we give you any notice the law requires. Default means:
 - You made a material false statement during credit application;
 - If this is a consumer contract, an amount that is more than one full payment is more than 10 days past due, or the first or last payment is more than 40 days past due. (This is a consumer contract if you bought the vehicle for personal, family, or household purposes and the Amount Financed is \$25,000 or less.);
 - If this is not a consumer contract, you do not pay any payment on time; or
 - 4. You start a proceeding in bankruptcy or one is started against you or your property, or you break any agreements in this contract, except that if this is a consumer contract, we will only treat these events as defaults if the condition, value, or protection of the vehicle, or our right in the vehicle, or your ability to pay amounts due under the transaction is materially impaired.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted. Our right to demand that you pay this amount is subject to any right the law gives you to reinstate this contract.

- c. Our Remedies Upon Default. If you default, we may take (repossess) the vehicle from you after we give you any notice the law requires. Our right to take the vehicle is subject to any right the law gives you to demand a court hearing before we take it. We may only take the vehicle if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- d. You may have to pay collection costs. If this is not a consumer contract and we hire an attorney to collect what you owe, you will pay the attorney's fee, court costs and expenses we incur as the law allows.
- e. How you can get the vehicle back if we take it. If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. You may have to pay expenses we pay as a direct result of taking and holding the vehicle as the law permits. Your right to redeem ends when we sell the vehicle.

Buyer Signs X Co-Buyer Signs X NA

LAW 553-WI-eps 7/21 v2 Page 4 of 5

f. We will sell the vehicle if you do not get it back. If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are travel and transportation expenses of the creditor in taking the vehicle and expenses paid to persons not related to the creditor as a direct result of taking, holding, cleaning, restoring, and repairing the vehicle, as the law permits. Statutory attorney fees and court costs the law permits us to charge you are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us unless the law provides otherwise. If you do not pay this amount when we ask, we may continue to assess finance

charges at the Annual Percentage Rate shown on page 1 of

the contract until you pay all you owe us.

g. What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

The Annual Deventors Date way he was	and the with the Colley The Colle						
The Annual Percentage Rate may be ne and retain its right to receive a part of t	gotiable with the Seller. I ne Sellel he Finance Charge.	r may assign this contract					
HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs ** /							
losing them. For example, we may extend the time for making some pay	e law brovides otherwise. We may delay or refrain from enforments without extending the time for making others.	cing any of our rights under this contract without					
See the rest of this contract for other important agreements.							
YOU RECOGNIZE THAT THIS RETAIL INSTALL WISCONSIN LAW AND THAT YOUR MARITAL PR	RRIED WISCONSIN CONSUMERS: MENT CONTRACT IS INCURRED AS A OPERTY MAY BE SUBJECT TO LIABILITY	A FAMILY OBLIGATION UNDER UNDER THIS OBLIGATION.					
X'NA	X NA						
Buyer's Signature	X NA Co-Buyer's Signature						
If you are married and your spouse is not a buyer, co-buy	er, or other owner, please complete the following	<u>,</u> :					
Name of Buyer's Spouse: NA	Address NA						
	Address NA						
You agree to the terms of this contract.							
 (a) DO NOT SIGN THIS BEFORE YOU FADVISED. (b) DO NOT SIGN THIS IF IT CONTAINS (c) YOU ARE ENTITLED TO AN EXACT (d) YOU HAVE THE RIGHT AT ANY TIME THIS AGREEMENT AND YOU MAY CHARGE. 	ANY BLANK SPACES. COPY OF ANY AGREEMENT YOU ETO PAY IN ADVANCE THE UNPA BE ENTITLED TO A PARTIAL RI	SIGN. ID BALANCE DUE UNDER					
Buyer Signs X / Dat Buyer Printed Name TASHA EVANS	e.07/13/2022 Co-Buyer Signs X NA. Co-Buyer Printed Name	Date					
If the "business" use box is checked in "Primary Use for Which Purchased":	Print Name ^{NA}	TitleNA					
Co-Buyers and Other Owners — A co-buyer is a person who is responsible to pay the debt. The other owner agrees to the security interest in the vehic	for paying the entire debt. An other owner is a person whose na	ame is on the title to the vehicle but does not have					
Other owner signis here X NA Seller signs KUNES COUNTRY CHEVROLET GMC Date	Address NA						
Seller signs KUNES COUNTRY CHEVROLET GMC Date	07/13/2022 By X	Title					
Seller assigns its interest in this contract to PRESTIGE FINANCI	AL SERVICES (Assignee) under the	e terms of Seller's agreement(s) with Assignee.					
Assigned with recourse	X Assigned without recourse	Assigned with limited recourse					
Seller KUNES COUNTRY CHEVROLET GMC BUICK C							
By X	T.	itle:					

FORM NO. 553-Wi-eps (REV. 7/21)

©2021 The Reynolds and Reynolds Company
THERE ARE NO WARRANTIES, EXPRESS OR IMPLIED, AS TO CONTENT OR
FITTEESS FOR PURPOSE OF THIS FORM, COMBULT YOUR OWN LEGAL COUNSEL

LAW 553-WI-eps 7/21 v2 Page 5 of 5



Electronic Title Copy

Vehicle ID Number 2T1BURHEXKC232857 Year 2019 Make TOYT Model

Body Style

Lic Plate

Reg Exp

Weight

New/Used

Title Number 22199TR530061

Odometer 55532

AUT

State

Date Issued 07-18-2022

Vehicle Color

Full Name of Owner(s) EVANS TASHA SHANEA 2778 N 48TH ST MILWAUKEE, WI 532102446

Liens(s)
PRESTIGE FINANCIAL SERVICES NC
[PO Box 26707
Salt Lake City, UT 84126]*

Lien Date: 07-18-2022 ELT Number: 00044725 LTN: LTN220720-28

Document ID: JHQRSBC1PE

THIS IS NOT A TITLE

This is an official Premier eTitleLien® Report generated by a customer of DDI Technology.



^{*} Information has been supplied by the lienholder, not the state titling agency.